

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/824,178                      Confirmation No.: 6347  
Applicant : Chitra JAIN, et al.  
Filed : April 14, 2004  
Title : System and Method for Providing Personalized Customer  
Assistance Using a Financial Card Having an RFID Device  
TC/Art Unit : 3688  
Examiner: : Jean D. JANVIER

Docket No. : 67519.001042  
Customer No. : **21967**

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF INCOMPLETE RESPONSE**

Sir,

This Amendment is a response to the Notice of Incomplete Amendment mailed October 15, 2009. Applicants respectfully request reconsideration of all rejections in the Office Action.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this response.

**Remarks/Arguments** begin on page 11 of this response.